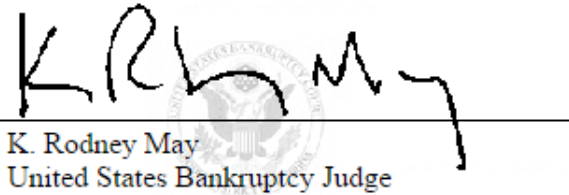


ORDERED.

Dated: October 28, 2016

  
K. Rodney May  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION

In re:

Case No.: 8:16-BK-06991-KRM  
Chapter 7

WALTER CHARLES PATRICK, III and  
DANIELLE MARIE PATRICK,

Debtors.

\_\_\_\_\_ /

**ORDER GRANTING VERIFIED MOTION FOR RELIEF  
FROM AUTOMATIC STAY FILED BY NAVY FEDERAL CREDIT UNION**

**THIS CASE** came on for consideration upon the Motion for Relief from Stay filed by Navy Federal Credit Union (the “Secured Creditor”) (Doc. No. 10) (the “Motion”), pursuant to the negative notice provisions of Local Rule 2002-4. Having considered the Motion and the absence of any record objection to the relief requested, the Court deems the Motion to be uncontested. Accordingly, it is

**ORDERED:**

1. The Motion is granted.

2. The automatic stay arising by reason of 11 U.S.C. § 362 is terminated as to Secured Creditor's interest in the real property located at 415 Majestic Gardens BV, Winter Haven, FL 33880, legally described as:

LOT 1 OF GARDENS PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 137, AT PAGES 23 AND 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

3. The Order Granting Relief from Stay is entered for the sole purpose of allowing Secured Creditor, its successors and/or assigns, to complete *in rem* relief, to take any and all steps necessary to exercise any rights it may have in the Property, to gain possession of said Property, and to *in rem* in accordance with non-bankruptcy law. Secured Creditor does not have *in personam* relief against the Debtors.

4. Secured Creditor, at its option, is permitted to contact the Debtors regarding potential loss mitigation options pursuant to applicable non-bankruptcy law, including loan modifications, deeds in lieu of foreclosure, short sales and/or any other potential loan workouts or loss mitigation agreements. The entry of this Order does not absolve the Debtors of the duty to file any necessary pleadings, amendments, or plan modifications that may be required with regard to such a loan modification.

5. Bankruptcy fees in the amount of \$450.00 plus its court cost of \$176.00 are awarded for the prosecution of the Motion for Relief from Stay.

6. The Movant's request to waive the 14-day stay period under Bankruptcy Rule 4001(a)(3) is GRANTED.

Attorney Kevin Comer is directed to serve a copy of this order on interested parties who are non-CM/ECF users and file a proof of service within 3 days of entry of the order.